

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In re:

SCHRAGL, JAMES THOMAS

SCHRAGL, JOAN ALICE

Debtor(s)

§ Case No. 14-24069-CMB

§ Chapter 7

§ Document No.

ROSEMARY CRAWFORD,
TRUSTEE,

NO RESPONDENTS.

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 07, 2014. The undersigned trustee was appointed on October 08, 2014.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 2,845.63

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>40.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 2,805.63</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/14/2015 and the deadline for filing governmental claims was 05/14/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$711.41. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$711.41, for a total compensation of \$711.41². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$34.19, for total expenses of \$34.19.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/17/2015 By: /s/Rosemary Crawford

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 14-24069-CMB

Trustee: (580750) Rosemary Crawford

Case Name: SCHRAGL, JAMES THOMAS
SCHRAGL, JOAN ALICE

Filed (f) or Converted (c): 10/07/14 (f)

§341(a) Meeting Date: 12/01/14

Period Ending: 06/17/15

Claims Bar Date: 05/14/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	5311 FREDANNA ST., PITTSBURGH, PA 15207	48,120.00	0.00	0.00	FA
2	CASH ON PERSONS	10.00	0.00	0.00	FA
3	FIRST COMMONWEALTH CHECKING ACCOUNT	100.00	0.00	0.00	FA
4	FIRST COMMONWEALTH SAVINGS ACCOUNT	0.01	0.00	0.00	FA
5	IRWIN WORKS FCU SAVINGS ACCOUNT	834.07	0.00	0.00	FA
6	IRWIN WORKS FCU CHRISTMAS CLUB	1,800.22	0.00	0.00	FA
7	IRWIN WORKS FCU SHARE CERTIFICATE	5,004.17	0.00	0.00	FA
8	PNC SAVINGS ACCOUNT (Joint with Daughter)	2,616.45	0.00	0.00	FA
9	PNC SAVINGS ACCOUNT (Joint with Son)	2,000.77	0.00	0.00	FA
10	PNC CHECKING ACCOUNT (Joint with Son)	50.00	0.00	0.00	FA
11	HOUSEHOLD GOODS	2,205.00	0.00	0.00	FA
12	BOOKS	150.00	0.00	0.00	FA
13	CLOTHING	300.00	0.00	0.00	FA
14	JEWELRY	520.00	0.00	0.00	FA
15	COLUMBUS LIFE POLICY #CM2057040U	5,269.00	0.00	0.00	FA
16	COLUMBUS LIFE POLICY #CM2201886U	5,484.78	0.00	0.00	FA
17	COLUMBUS LIFE POLICY #CM2087333U	8,816.85	0.00	0.00	FA
18	COLUMBUS LIFE POLICY #CM3003852U	7,775.00	2,845.63	2,845.63	FA
19	US STEEL 401(k)	41,510.89	0.00	0.00	FA
20	PENSION (THE TRAVELERS) (Wife)	0.00	0.00	0.00	FA
21	PENSION (US STEEL) (Husband)	0.00	0.00	0.00	FA
22	2008 CHERVOLET SILVERADO	21,625.00	0.00	0.00	FA
23	2000 HONDA QUAD	200.00	0.00	0.00	FA
24	2011 MITSUBISHI LANCER (Joint with Daughter)	9,285.00	0.00	0.00	FA
24	Assets Totals (Excluding unknown values)	\$163,677.21	\$2,845.63	\$2,845.63	\$0.00

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 14-24069-CMB **Trustee:** (580750) Rosemary Crawford
Case Name: SCHRAGL, JAMES THOMAS **Filed (f) or Converted (c):** 10/07/14 (f)
 SCHRAGL, JOAN ALICE **§341(a) Meeting Date:** 12/01/14
Period Ending: 06/17/15 **Claims Bar Date:** 05/14/15

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Major Activities Affecting Case Closing:

6/16/15 preparre TFR

2/10/15receipt ofrequested funds/notice of assets

1/22/15 corr. from afd re will take additional time to provide funds

12/2/14 CORR. TO AFD RE TURNOVER OF LIFE INSURANCE PROCEEDS

Initial Projected Date Of Final Report (TFR): March 15, 2015

Current Projected Date Of Final Report (TFR): June 15, 2015

Form 2

Cash Receipts And Disbursements Record

Case Number: 14-24069-CMB
Case Name: SCHRAGL, JAMES THOMAS
 SCHRAGL, JOAN ALICE
Taxpayer ID #: **-***4029
Period Ending: 06/17/15

Trustee: Rosemary Crawford (580750)
Bank Name: Rabobank, N.A.
Account: *****2266 - Checking Account
Blanket Bond: \$9,696,012.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/10/15	{18}	JAMES AND JOAN SCHRAGL	NON-EXEMPT PROCEEDS FROM COLUMBUS LIFE POLICY #CM3003852U TURNED OVER BY DEBTOR	1129-000	2,845.63		2,845.63
02/27/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,835.63
03/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,825.63
04/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,815.63
05/29/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,805.63

ACCOUNT TOTALS	2,845.63	40.00	\$2,805.63
Less: Bank Transfers	0.00	0.00	
Subtotal	2,845.63	40.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2,845.63	\$40.00	

Net Receipts :	2,845.63
Net Estate :	\$2,845.63

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****2266	2,845.63	40.00	2,805.63
	2,845.63	\$40.00	\$2,805.63

Claims Register

Case: 14-24069-CMB SCHRAGL, JAMES THOMAS

Claims Bar Date: 05/14/15

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Rosemary Crawford P.O. Box 355 Allison Park, PA 15101 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 10/07/14		\$711.41 \$711.41	\$0.00	\$711.41
	Rosemary Crawford P.O. Box 355 Allison Park, PA 15101 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 10/07/14		\$34.19 \$34.19	\$0.00	\$34.19
1	PNC Bank, N.A. PO Box 94982 Cleveland, OH 44101 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/13/15	XXXX3087 DOCUMENTATION PROVIDED, CONSISTENT WITH SCHEDULE F	\$14,970.48 \$14,970.48	\$0.00	\$14,970.48
2	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/16/15	XXXX3683 DOCUMENTATION PROVIDED CONSISTENT WITH SCHEDULE F	\$16,479.17 \$16,479.17	\$0.00	\$16,479.17
3	PNC Bank, N.A. PO Box 94982 Cleveland, OH 44101 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/17/15	XXXX8280 DOCUMENTATION PROVIDED, CONSISTENT WITH SCHEDULE F	\$22,016.65 \$22,016.65	\$0.00	\$22,016.65
4	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/20/15	XXXX2578 CONSISTENT WIHT SCHEDULE F, DOCUMENTATION PROVIDED	\$830.12 \$830.12	\$0.00	\$830.12
5	American InfoSource LP as agent for Midland Funding LLC PO Box 268941 Oklahoma City, OK 73126-8941 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/10/15	XXXX4801 XXXX1757 DOCUMENTATION PROVIDED, CONSISTENT WITH SCHEDULE F	\$11,230.27 \$11,230.27	\$0.00	\$11,230.27

Claims Register

Case: 14-24069-CMB SCHRAGL, JAMES THOMAS

Claims Bar Date: 05/14/15

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
6	Cavalry SPV I, LLC Bass & Associates, P.C. 3936 E. Ft. Lowell Suite 200 Tucson, AZ 85712	Unsecured 04/13/15	XXXX4784 DOCUMENTATION PROVIDED, CONSISTENT WITH SCHEDULE F	\$19,264.38 \$19,264.38	\$0.00	\$19,264.38
	<7100-00 General Unsecured § 726(a)(2)>, 610					
7	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured 05/11/15	XXXX1197 DOCUMENTATION PROVIDED	\$1,274.18 \$1,274.18	\$0.00	\$1,274.18
	<7100-00 General Unsecured § 726(a)(2)>, 610					
8	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured 05/11/15	XXXX0344 DOCUMENTATION PROVIDED	\$836.65 \$836.65	\$0.00	\$836.65
	<7100-00 General Unsecured § 726(a)(2)>, 610					
9	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured 05/11/15	XXXX8314 DOCUMENTATION PROVIDED	\$1,285.49 \$1,285.49	\$0.00	\$1,285.49
	<7100-00 General Unsecured § 726(a)(2)>, 610					
10	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured 05/11/15	XXXX5640 DOCUMENTATION PROVIDED	\$939.39 \$939.39	\$0.00	\$939.39
	<7100-00 General Unsecured § 726(a)(2)>, 610					
11	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured 05/11/15	XXXX2051 DOCUMENTATION PROVIDED	\$10,212.03 \$10,212.03	\$0.00	\$10,212.03
	<7100-00 General Unsecured § 726(a)(2)>, 610					
12	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured 05/11/15	XXXX1943 DOCUMENTATION PROVIDED	\$2,839.00 \$2,839.00	\$0.00	\$2,839.00
	<7100-00 General Unsecured § 726(a)(2)>, 610					

Claims Register

Case: 14-24069-CMB SCHRAGL, JAMES THOMAS

Claims Bar Date: 05/14/15

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
Case Total:					\$0.00	\$102,923.41

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-24069-CMB

Case Name: SCHRAGL, JAMES THOMAS

Trustee Name: Rosemary Crawford

Balance on hand: \$ 2,805.63

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 2,805.63

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Rosemary Crawford	711.41	0.00	711.41
Trustee, Expenses - Rosemary Crawford	34.19	0.00	34.19

Total to be paid for chapter 7 administration expenses: \$ 745.60

Remaining balance: \$ 2,060.03

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,060.03

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,060.03

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 102,177.81 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 2.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PNC Bank, N.A.	14,970.48	0.00	301.82
2	Discover Bank	16,479.17	0.00	332.24
3	PNC Bank, N.A.	22,016.65	0.00	443.88
4	Capital One, N.A.	830.12	0.00	16.74
5	American InfoSource LP as agent for	11,230.27	0.00	226.41
6	Cavalry SPV I, LLC	19,264.38	0.00	388.39
7	Synchrony Bank	1,274.18	0.00	25.69
8	Synchrony Bank	836.65	0.00	16.87
9	Synchrony Bank	1,285.49	0.00	25.92
10	Synchrony Bank	939.39	0.00	18.94
11	Synchrony Bank	10,212.03	0.00	205.89
12	Synchrony Bank	2,839.00	0.00	57.24

Total to be paid for timely general unsecured claims: \$ 2,060.03
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00